

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 25-13741-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dmitry Belovsky  
48 Pension Road  
Englishtown, NJ 07726

Elena Gorodetsky Belovsky  
aka Elena Gorodetsky  
48 Pension Road  
Englishtown, NJ 07726

Social Security No.:  
xxx-xx-3065

xxx-xx-0520

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE CERTIFICATE OF DEBTOR EDUCATION**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider or the debtor may file a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge (a separate Certificate must be filed for each debtor in a joint case). The Certificate must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s) or from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: June 23, 2025  
JAN: admi

Jeanne Naughton  
Clerk

In re:  
Dmitry Belovsky  
Elena Gorodetsky Belovsky  
Debtors

Case No. 25-13741-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 23, 2025

User: admin  
Form ID: finmgtc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Dmitry Belovsky, Elena Gorodetsky Belovsky, 48 Pension Road, Englishtown, NJ 07726-3814

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 23 2025 20:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 23 2025 20:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

Denise E. Carlon  
on behalf of Creditor Wilmington Trust National Association, successor trustee to Citibank, N.A., as Trustee for the Bear Stearns

District/off: 0312-3

User: admin

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Date Rcvd: Jun 23, 2025

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ALT-A Trust, Mortgage Pass-Through Certificates Series 2006-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Frederick J. Simon

on behalf of Debtor Dmitry Belovsky simonmonahan216@gmail.com

Frederick J. Simon

on behalf of Joint Debtor Elena Gorodetsky Belovsky simonmonahan216@gmail.com

Rebecca K. McDowell

on behalf of Creditor Envision Financial Group LLC rmcdowell@slgcollect.com, anovoa@slgcollect.com

Thomas B. O'Connell

on behalf of Creditor Envision Financial Group LLC toconnell@slgcollect.com, anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7